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ABSTRACT

The validity of the notion that welfare receipt is equivalent to "dependency" and work represents "self-sufficiency" was examined in a qualitative study during which 214 recipients of Aid to Families with Dependent Children (AFDC) and 165 low-wage single mothers in 4 U.S. cities were interviewed. The women were contacted through grassroots community organizations. Nearly 90% of the women contacted agreed to be interviewed. Three points relevant to the welfare reform debate emerged from the study. First, the notion that welfare use equates to dependency should be tempered by the fact that, in nearly all states, AFDC benefits are so low that recipients must supplement their welfare with unreported work or covert contributions from friends or relatives. Second, the presumption that a transition from welfare to work represents a move toward self-sufficiency or economic well-being ignores the fact that low-wage jobs neither pay enough to remove a family from poverty nor guarantee future access to better-paying jobs. Third, many unskilled or semiskilled single mothers use welfare as one part of a broader strategy to improve their human capital so that they can better compete for those jobs that will permit them to obtain some semblance of economic security. (Contains 23 endnotes.) MN)

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Editor's note: In the heat of current public and political debate over welfare reform, it seems especially important to disseminate accurate, empirical information about the population of welfare recipients whose lives will be most notably affected by proposed changes. Articles in this issue of Focus *seek to do so. Writing from different methodological perspectives, Kathryn Edin, Roberta Spalter-Roth and her colleagues, and Peter Brandon illuminate the realities of welfare and work that shape the lives of single mothers (pages 1, 10, and 13); Robert Moffitt offers a cogent argument concerning the unintended effects that can frustrate reform efforts (page 17); and Sylvie Morel offers a view of French income-support policies (p. 21).*

The myths of dependence and self-sufficiency: Women, welfare, and low-wage work

Kathryn J. Edin

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Popular notions that welfare receipt is equivalent to "dependency" whereas work represents "self-sufficiency" persist partly because much of the discussion about work, welfare, and poverty among single-parent families occurs without any reference to the actual costs of raising a family. This article summarizes interview data from 214 AFDC recipients and 165 low-wage workers in four U.S. cities. These data suggest three important points for the welfare reform debate. First, the notion that welfare use equates to dependency should be tempered by the fact that AFDC benefits are so low in nearly all states that recipients must supplement their welfare income with unreported work or covert contributions from boyfriends, friends, or relatives. Second, the presumption that a transition from welfare to work

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represents a move toward self-sufficiency or economic well-being ignores the fact that low-wage jobs neither pay enough to remove a family from poverty nor guarantee future access to better-paying jobs. Third, many unskilled or semiskilled single mothers use welfare as one part of a broader strategy to improve their human capital, so that they can better compete for those jobs that will permit them to obtain some semblance of economic security.

What is the minimum income necessary to raise a family? The official poverty line used by the Census Bureau is not a particularly good guide, for it is based on family expenditure patterns that are several decades old.[1] Other sources offer better clues. Since the 1950s, the Gallup Poll has asked Americans what they consider the minimum amount of income necessary for a family of four to live on. During the 1980s, responses ranged from 140 to 160 percent of the official poverty line. A budget developed by John Schwarz and Thomas Volgy measured the lowest realistic costs for basic necessities.[2] This budget included no money for extras and excluded child care. Even so, they determined that a family of four would need $20,660 in 1991, or 155 percent of the poverty threshold, to survive. Yet the maximum amount a family can receive from both AFDC and the Food Stamp program in a state that is at about the median totaled slightly less than 70 percent of the poverty line ($14,763 in 1993 for a family of four) in January 1994, and no state pays enough in cash benefits to lift a family out of "official" poverty.[3]

Thus it is hardly surprising that welfare mothers typically report spending far more than they receive in benefits.[4] To explore this apparent discrepancy between need and income, a study of the economic survival strategies of single mothers receiving AFDC was undertaken in several sites: Chicago (Illinois), Boston (Massachusetts), San Antonio (Texas), and Charleston (South Carolina).[5] Conducting intensive interviews with a broad range of AFDC recipients who were identified through a trusted third party, interviewers were able to construct income and expenditure figures that are roughly in balance and that provide a more realistic picture of single mothers' incomes than do conventional surveys. The cities in which they worked represented some of the range of state welfare systems nationally. Chicago provided AFDC benefits that approximated the national average, whereas benefits in Boston were among the most generous in the United States. Charleston and San Antonio, on the other hand, paid benefits that were significantly below average.[6]

In each site, interviewers began by making contact with welfare mothers through grassroots community organizations in which they were members, and through these mothers reached out to others; close to 90 percent of those we approached agreed to participate. The sampling technique resulted in respondents willing to provide detailed and accurate information on their economic and personal circumstances. The necessary tradeoff was a convenience sample that cannot be claimed definitively to represent the universe of welfare recipients. In each location, approximately half of our sample lived in subsidized housing and half in private housing. Recipients in public housing were oversampled intentionally (nationally, only 23 percent of welfare mothers have subsidies) to maximize our chances of finding welfare mothers who could live solely on their welfare benefits.[7] The final sample of 214 welfare mothers included 36 African-American and 26 white women in Chicago, 23 African-American and 21 white women in Charleston, 18 African-American and 27 white women in Boston, and 19 African-American, 21 white, and 23 Latina women in San Antonio. Although the sample is neither random nor perfectly representative, it does include both never-married and divorced mothers of all age groups, mothers at all educational levels, mothers from all parts of each city and its suburbs, and long-term and short-term welfare recipients.

The myth of dependence

This research was intended to document the actual income needs of mothers in various locations and to determine how closely welfare transfers (AFDC, food stamps, and SSI) reflected those needs. On average, welfare mothers fell $311 short of meeting their expenses when relying solely on welfare income (col. 1 of Table 1). For women who lived on their own and paid market rents, the shortfall was $519—and more than two-thirds of welfare recipients neither receive housing subsidies nor are doubled up with another family.[8]

Some 36 percent of all respondents reported they did not get enough in welfare benefits to cover housing and food costs; 84 percent of mothers paying market rents fell into this category. Another 26 mothers (12 percent) came within $50 of meeting their expenses with their welfare checks, but no one who paid market rent was able to do so. Twelve of these 26 received substantial in-kind assistance from community organizations and from their families and friends. Still another 13 mothers came close only because they sold most of their food stamps for cash and purchased almost all of their food and other necessities from neighborhood fences who sold stolen food, clothing, and toiletries at cut-rate prices.

If those items which contribute most to variation in local living costs (i.e., housing and transportation costs) are excluded, mothers in each city typically spent about the same amount for the other items in their budgets—$575 per month.[9] Items most Americans would consider "luxuries" (entertainment costs, cigarette and alcohol expenditures, cable TV subscriptions, or money spent for an occasional meal at McDonald's) constituted only

7 percent of the average mother's budget. No mother could have made ends meet on her welfare benefits by eliminating these items. Once the average welfare mother had paid for housing and food (generally considered necessary and nonsubstitutable expenditures), she had $90 left to cover the rest of her monthly bills. Mothers in private housing ran a deficit of $153 per month after subtracting the amount spent on these basic items from their benefits.

How did these mothers fill the gap between their welfare income and expenditures? Earnings, including covert earnings, either in the informal economy (working for cash or under a false identity) or in the underground economy (selling sex, drugs, or stolen goods), made up 14 percent of their total monthly income, on average. The remaining income (21 percent) came from contributions from others that were not received through official channels nor reported to caseworkers. Seven percent came from family and friends, 6 percent from boyfriends, and 3 percent through the covert payments of absent fathers. About 4 percent came as cash contributions from community organizations or money from the portion of student grants and loans left over after paying for tuition and books.

Thus the respondents clearly relied on outside income and/or in-kind contributions to make ends meet. When interviewed, almost half (46 percent) were engaged in covert work to meet their expenses. Approximately two-fifths (39 percent) of the sample worked off the books or under a false identity to generate this additional income. Eight percent worked in the underground economy, selling sex, drugs, or stolen goods. Eighty-six percent of mothers were currently receiving covert contributions from family or friends, boyfriends, absent fathers, or from other sources in order to make ends meet: nearly half relied on family and friends for financial help each month; 29 percent received contributions from boyfriends on a regular basis; 21 percent relied on covert payments from the fathers of their children; 31 percent got extra income from student loans and grants, or from community organizations.[10]

The claim that welfare recipients are "dependent" on an income source that cannot meet basic needs seems overdrawn; welfare might better be described as an income floor which must be supplemented with other, often unreliable, sources.

The myth of self-sufficiency

Though welfare benefits are insufficient, what realistic alternatives exist? Evidence on welfare exits shows that about 11 percent of recipients leave the rolls because of marriage and 46 percent leave for a job. One year after leaving welfare, roughly one-third of both groups remain poor. And after five years, a substantial minority of those who leave for marriage and two-thirds of those who leave for work return to the welfare rolls for another spell.[11] These high rates of post-welfare-receipt poverty and welfare recidivism mean that neither marriage nor low-wage work can guarantee welfare recipients that they will be better off than they are on welfare.

Table 1
Monthly Income and Expenses of 214 AFDC Recipients and 165 Low-Wage Working Single Mothers in Four Cities (1991 dollars)

	Welfare Mothers	Low-Wage Working Mothers
TOTAL EXPENSES	**876**	**1243**
Housing costs	213	341
Food costs	262	249
Work-related costs		
Child care	7	66
Medical	18	56
Clothing	69	95
Transportation	31	57
Car payments and insurance	30	71
Other costs	245	308
TOTAL INCOME	**892**	**1239**
Welfare and in-kind income		
AFDC	307	—
Food stamps	222	47
SSI	36	3
Other contributions		
From family and friends	62	65
From boyfriends	56	60
From absent fathers	39	127
Other income	37	36
Earnings		
Main (reported) job	19	777
Second job	—	69
Overtime	—	27
EITC	3	25
Income from unreported job	90	—
Income from underground economy	19	2
Welfare (incl. SSI)		
Minus total expenses	*-311*	
Minus housing and food	*90*	
Regular earnings (incl. EITC)*		
Minus total expenses	—	*-441*
Minus housing and food	—	*212*

Totals may not match due to rounding.
*"Regular earnings" defined as earnings from main (reported) job only.

How much does a single mother need to earn to leave AFDC?

How much would these mothers have needed to earn in the labor market to maintain their welfare standard of living? The mothers interviewed received an average of $307 in cash from AFDC and $222 in food stamps each month. Yet their budgets showed that they needed $876 a month on average to pay their expenses (see Table 1)—and over $1,000 per month if they paid market rents. Budgets for working mothers can hardly be lower,

since they typically face additional costs for medical care (health benefits are rare in low-wage jobs), work-related transportation (and possibly transportation to and from their day care provider), child care, and work clothing.

In previous work, Christopher Jencks and I used the Consumer Expenditure Survey (CES) of 1984–85 to estimate that single mothers who worked spent a total of $2,800 more on these four items than their welfare counterparts.[12] To generate estimates from a group of working mothers more comparable to the welfare mother sample than CES mothers, my colleagues and I collected data from a group of 165 single mothers who worked at low-wage jobs within the wage range reported by the welfare mothers for jobs they had held in the past. In 1991, the working mothers earned an average of $5.76 per hour. Three-fifths had received welfare at some point in the past; two-fifths had been on welfare at some point during the past five years. The mothers were located in the same cities as the welfare mothers interviewed for this study and roughly matched the ethnic composition of this welfare sample. Table 1 shows that these working mothers spent about $38 more per month for health care, $67 more per month for transportation (including car expenses), $59 more per month for child care, and $26 more per month for clothing than welfare mothers did. Taken together, these additional expenses total $190 per month, or $2,280 per year. Beyond these work-related costs, these working mothers spent $128 more per month for housing than the welfare mothers did, both because working mothers find it harder to qualify for subsidized housing and because working people who do live in such housing receive lower subsidies.

In sum, the working mother would need $1,194 ($876 + $190 + $128) per month in take-home pay to maintain the same living standards as her welfare-reliant counterpart. That is, she would have to earn about $16,000 per year before taxes, or between $8 and $9 an hour. In contrast, Charles Michalopoulos and Irwin Garfinkel have estimated that full-time, year-round, low-wage workers with meager qualifications can expect to earn only $5.15 an hour in 1991 dollars.[13] If a single mother worked 35 hours a week for 50 weeks—the average amount our low-wage worker sample reported working—she would earn only $751 per month, or about $9,000 after taxes and the Earned Income Tax Credit were applied to her income. The average mother who left welfare for full-time, low-wage work would, therefore, experience at least a 33 percent gap between her expected earnings and her expenses. She would have to continue generating outside income, yet working in a full-time job, she would have less time to do so.

Past experience in the labor market

Government efforts to move welfare recipients into the labor market typically rest on two related premises: many welfare mothers have little or no work experience, thus any job will do; and employment at a low-wage job will eventually provide access to better jobs.[14] By extension, the solution to welfare dependency is often defined as labor force participation in any kind of job; once a mother gets in, it is assumed, she will move up. More recently, the welfare reform debate has focused on pushing unskilled and semiskilled mothers "out of the nest" as soon as possible. The high rates of welfare recidivism suggest that though such tactics may marginally reduce welfare costs, fledgling mothers more often crash than fly.

The women interviewed emphasized that they did not forgo low-wage work in favor of welfare because of their *lack* of experience in the labor force, but precisely because they had such experience. Among the welfare respondents interviewed, 83 percent had work experience and 65 percent had worked within the last five years. On average, these mothers had accumulated 5.6 years of work experience before their current welfare spell. National data from the Panel Study of Income Dynamics, though not directly comparable, show an even higher rate of work experience among welfare mothers.[15]

From their experience in the low-wage labor market, the unskilled and semiskilled mothers in our sample absorbed two seminal lessons. First, they learned that the kinds of jobs they could get didn't make them any better off than they were on welfare (and made some worse off, a point discussed below).[16] Second, no matter how long they stayed at a job nor how diligently they worked, jobs in this sector did not lead to better jobs later on. Their experience bears out the findings of those social scientists who have found evidence that jobs in the low-wage labor market provide little return on experience for women workers.[17] The kinds of jobs available to them are not avenues to success nor even bare-bones self-sufficiency. They are usually dead ends, producing neither the human capital that women could use to get better jobs nor the social capital (contacts that lead to other opportunities) that might link them to better jobs later on. Dead-end jobs affect informal support systems as well, since relatives may be willing to help in the short term, but be unable or unwilling to help indefinitely.

The respondents reported that the low-wage jobs they had held paid poorly and seldom offered benefits. Moreover, they often involved hard physical work, required work at odd or irregular hours, did not reliably guarantee a given number of hours of work per week, and were subject to frequent layoffs. Nowhere was this more true than for mothers who had worked in the fast-food industry. Fast-food jobs are representative of the kinds of jobs suggested by caseworkers to welfare mothers in the JOBS program—the national welfare-to-work program created by the 1988 Family Support Act. JOBS pro-

grams have several components: work readiness, job search, the Community Work Experience Program, and full-time on-the-job training. In this sample, most women who participated had been placed in the job search or training portions of their JOBS program. Women who had been through the job search component weren't interested in the low-level jobs their workfare caseworkers suggested, because they knew from their own experiences and the experiences of too many others that workfare jobs were "stupid jobs." One Chicago mother who attended several Project Chance meetings commented:

> It was disgusting. Here were these women getting jobs at McDonald's for [$4.25] an hour and people were clapping and cheering. And then they would find out that they couldn't make it on that amount, so they would just come right back on welfare a month or so later. And that was the best they seemed to do. They didn't offer any real good jobs to anyone.

The respondents' skepticism regarding JOBS programs extended to JOBS-sponsored training programs such as nurses' or teachers' aide courses, courses in housekeeping, or low-level secretarial and word-processing courses. Women knew that if they left welfare for jobs where they found themselves unable to make it financially, it would take several months to get their benefits going again, leaving their families with no source of legal income in the interim.

For women living in subsidized housing, working means a double tax on earnings. Housing subsidies are determined on the basis of cash income. For welfare mothers, only their cash AFDC payment (and not their Food Stamp benefit) is used in determining their rent subsidy. If a mother takes a job that pays exactly what her combined AFDC and Food Stamp benefit would have netted her, she will receive less subsidy and thus pay more rent.

Because jobs in what some interviewees called the "$5 an hour ghetto" entail both benefit reductions and increased expenses, they in effect encourage prolonged welfare use. A respondent who had left a waitressing job for welfare in 1986, and had spent the last six years combining welfare with part-time schooling, where she was pursuing a degree in elementary education, argued the following:

> AFDC is a total trap. Once you get sucked into the system there is no way to get out because they are paying for your food, your [housing, your medical care], and it is hard to find a job that does all that for you. You go out and get a job and they take away [your rent subsidy or your AFDC]. My rent [would be] $580 a month [without my subsidy]. For me to work a job comparable to that . . . if I were to totally get off [AFDC, food stamps, Medicaid, and housing] I would not be able to make ends meet the way they make ends meet for me. For me to go out and get another waitressing job there is no way I would make enough money to support my child, [and pay for] preschool, housing and all that, and stay at the same pay scale. I mean, my pay scale would not amount to what [welfare] gives me.

Most of the welfare mothers interviewed believed they could eventually get a job if they tried, particularly if they were willing to do minimum wage work. However, they also believed that a minimum wage job would get them nowhere. These women had modest expectations of the benefits that should accrue from work: they wanted to be just slightly better off than they had been while combining welfare with covert income-generating activities. Some wanted to be able to move out of project housing and into a better neighborhood. Others wanted to be able to afford better clothing for their kids, so their peers wouldn't ridicule them at school. Instead, after several years (five to six, on average) in the low-wage job sector, many found themselves getting further and further behind in their bills. Not surprisingly, these mothers concluded that the future they were building though low-wage work was a house of cards.[18]

One Chicago welfare mother, with twelve years of low-wage work experience, had worked as head housekeeper at a large hotel. Although this job provided her with benefits and a two-week paid vacation, in seven years her wages had risen only from $4.90 to $5.15 per hour. Two years prior to our interviews, she had left this job for welfare with the hope that she could use the time off to find a better job. After months of persistent job-hunting, she had concluded that better jobs were simply not available for someone with her skills and experience.

In sum, it is quite difficult for the typical unskilled or semiskilled welfare recipient to escape poverty solely through private earnings. In the face of this reality, many of these single mothers showed remarkable dedication to the work ethic and tried repeatedly to leave welfare for work. Some had low-wage job histories so varied that they bore a striking resemblance to a newspaper's "help wanted" advertisements, as they moved from one low-wage job to another, looking for some slight advantage—more hours, a better shift, some marginal medical benefit package, more convenient transportation, less strenuous or less monotonous work—but without substantially improving their earnings over the long term. Those respondents who tried to stay at one job in an attempt to work their way up found their efforts were often hampered by layoffs.[19] Unemployment insurance provides no safety net, for those in the low-wage sector are the least likely to have coverage.

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Table 2
Work Plans of 214 AFDC Recipients

	No.	%
Plan to leave welfare for work	**185**	**86**
Now	27	13
In the future	158	73
Child's age only	16	7
Need for training only	13	6
Child's age and need for training	105	49
Temporary disability	24	11
No plans to leave welfare for work	**29**	**14**
Permanently disabled	10	5
Plan to marry	5	2
Situation too unstable to plan	4	2
Prefer to combine welfare with unreported work	10	5

Kathleen Harris's analysis of a longitudinal study that followed 288 Baltimore teenage mothers for nearly two decades provides some intriguing data on the work effort of welfare recipients. The Baltimore mothers in this study evidenced social characteristics that would place them at the low end of the welfare distribution in terms of skills and work prospects. Over their welfare tenure, half of these single mothers combined welfare with work and two-thirds left welfare for a job within a three-year period. Although half of those who left returned for one or more spells on welfare, most eventually made a permanent transition off welfare and into a job.[2]

Welfare mothers as long-term strategists

Confronted with this bleak scenario, many welfare mothers nonetheless take upon themselves the responsibility for providing for their families' futures. The vast majority of mothers we interviewed were making plans to leave welfare for work as soon as their health, skills, and/or child care arrangements were sufficient to allow them to make ends meet on their earnings. Of the 214 welfare mothers interviewed, only 14 percent (29 mothers) had no real plans to get off welfare for work in the future. Of these, more than one-third (10 mothers) were receiving disability payments for themselves or a child because of a permanent disability and received AFDC only because their disability payments did not cover their nondisabled family members. About half of the remaining 19 believed they were better off combining welfare with unreported work in the informal or underground economy, primarily because they could keep their housing subsidies and medical benefits. Of the final 9 mothers, 4 planned to leave welfare through marriage and 5 claimed that their current situations were simply too unstable to allow them to think about the future. (See Table 2.)

Eighty-six percent (185 mothers) of the total sample of the welfare mothers interviewed talked at length about their strong desire to leave welfare for work.[3] Yet only 27 mothers felt they could afford to do so at the present time. The other 158 mothers said that they could not afford to take the kind of job they believed they might actually get.

The work-ready. Those 27 mothers who wanted to leave welfare for work immediately had more education and work experience than others in the sample. They were significantly more likely to have earned a high school diploma or GED (89 versus 68 percent), and more than a third of them had participated in post-high-school training. (See Table 3, discussed in more detail below.) Furthermore, 96 percent had worked during the past five years, versus 60 percent of the other respondents. The work-ready group had also averaged significantly more years of work experience (6.6 versus 4.4 years) than the other mothers in the sample. Finally, these mothers had fewer preschool children (33 versus 63 percent). Without exception, mothers in this group were holding out for jobs that paid well above minimum wage, had the potential for advancement, and offered benefits. On average, mothers in this group cited reservation wages (the threshold amount at which one would accept a job) in the $8–$10 per hour range. When asked "What is a decent wage? What could you support your family with?" one respondent replied: "At least $8 an hour and with benefits." When asked, "What would you do if you were offered a job for $8 an hour with no benefits and without possibility for advancement?" she was emphatic: "I wouldn't take it. I would go into training or back to school, but I wouldn't take it." This respondent's children had had serious health problems in the past, making it necessary for her to retain her medical benefits. Mothers whose families had no history of health problems were more willing to take the risk of a job without benefits, but believed such a job would have to pay more.

Those wanting to work, but not now. Seventy-three percent of the welfare mothers we interviewed were choosing to defer work until they could lower the "costs" of work in their present circumstances and improve their earning power. Twenty-seven of these mothers were experiencing a temporary disability (such as an injury sustained in an accident or a high-risk pregnancy), or were caring for a temporarily disabled family member (a child with a serious illness or a parent who was critically ill and needed constant care). Most of these women had worked in the past and planned to return to work once the health crisis had abated.

A total of 121 mothers said they couldn't afford to work because they had no access to free or inexpensive child care. All had children under the age of six, and half had children under three years of age. These women knew that the welfare system would briefly subsidize their day

Table 3
Four Measures of Education for AFDC Recipients and Low-Wage Workers, by Work-Readiness Category

	Mean Years of Education	Percentage with High School Diploma	Percentage with High School Diploma or GED	Percentage with Post-High-School Training	N
ALL	**11.7**	**66**	**77**	**20**	**379**
Welfare mothers					
Permanently sick	10.6	40	40	0	10
Don't want to work	10.5	37	53	5	19
Need training	11.2	54	69	13	118
Children's age or temp. sick	11.6	70	78	18	40
Ready now	11.7	67	89	37	27
Low-wage workers[a]					
Can't make it working	11.9	74	78	22	23
Special circumstance	12.3	77	84	27	101
Job has ladder	12.9	88	92	24	41

[a]Of the three groups here, the first consists of those mothers who told us that they couldn't pay their bills with their earnings and were planning to leave work for welfare. The second includes those who were planning to stay in the labor force because of circumstances that lowered the cost of working (e.g., 58 percent paid less than market rates for rent, 47 percent received full family medical benefits from their employer, 77 percent had few or no child care costs). In the third group are those women who worked at jobs which, they believed, had significant opportunities for advancement within the next year or two.

care costs, but feared that their incomes would not enable them to pick up that cost once the subsidies lapsed and that they would need to return to welfare. From this group, virtually all (118 mothers) believed they faced another difficulty: deficiencies in education and training that created a significant gap between what they could earn and what they would need to earn to survive economically.

Because the jobs they had in the past were largely dead-end jobs, the women we interviewed had come to consider work in the "$5 an hour ghetto" as poor future planning. Respondents emphasized that they traded low-wage work for welfare as part of a strategy to achieve their long-term goal of economic self-sufficiency. One San Antonio welfare mother with twelve years of work experience left her low-wage factory job in 1985 and began to combine welfare with part-time schooling. At the time of our 1991 interviews, she was six months away from completing a four-year degree in elementary education. She told us that she viewed the strategy of combining welfare with schooling as the best way of "looking out for the future."

Almost half (42 percent) of the women who told us they could not afford to leave welfare for work without further training were already enrolled in an educational program. Yet AFDC program statistics identify only 12.5 percent of the total caseload in 1991, versus the 23 percent of our sample, as currently enrolled in school or training.[22] Some mothers reported that they were hiding their school attendance from their caseworkers, lest they be obliged to trade their current educational pursuits for immediate job search or short-term training.

Women in the sample with high school diplomas entered directly into training programs and qualified for substantial financial aid. High school dropouts began by enrolling in GED programs, but most planned to use their high school equivalency diplomas as a stepping-stone to postsecondary vocational and technical training. The mothers we interviewed displayed a striking degree of confidence in education as a way to improve their economic positions. But they also believed that combining child rearing, full-time work, and full-time schooling was nearly impossible. They could, however, combine welfare with schooling much more easily without sacrificing their children's welfare.

The first question mothers asked regarding a training program was how much they could make per hour when they completed it. The majority wanted to enroll in programs that would lead to "meal-ticket jobs." The most common four-year educational goals were nursing and teaching—jobs that have traditionally offered relatively decent wages and flexible schedules to women. More typically, women wanted to pursue shorter-term training in vocational and technical colleges, two-year degrees in pharmacy, dental, and medical technology, accounting, business, and cosmetology. Many of the women had already been through low-level training programs such as nurses' aide training, housekeeping, or six-month secretarial or word-processing programs and had found they could not make ends meet on the jobs that resulted from such investments.

How valid are the claims of those welfare mothers who said they needed more training before they could leave welfare for work? Table 3 examines the educational

standing and work readiness of the welfare mothers, divided into five work-readiness categories. As the table shows, those who didn't plan to work in the future were the least educated, whereas those who felt their skills were sufficient (the fourth and fifth groups of welfare mothers) had the best educational credentials. For purposes of comparison, educational data for the 165 low-wage working mothers interviewed are included. If mean years of education and high school graduation rates alone are considered (columns 1 and 2), all groups of working mothers have more education than any of the welfare-mother groups. Furthermore, the educational credentials of the two skills-sufficient welfare groups most closely resemble those of the working mothers.

Work and role strain

The majority of American families still have two parents to split child-rearing responsibilities and/or can afford to hire someone to mind their children, but the vast majority of poor families have only one parent. Faced with a job that doesn't pay the bills, some commentators claim, the poor should surmount their difficulties by simply working more hours.[2] But for parents who have sole responsibility for their children, every hour spent in the work place is an hour children must spend without a parent (or often without any adult supervision). This tradeoff has implications for teenage delinquency and pregnancy as well; when the influence of the peer group expands, single parents may lose control over their children.

Respondents convincingly stressed they had one simple but overriding drive—to provide for their children. This explains why they had turned to welfare in the first place, why they "worked" the welfare system, why they cycled between welfare and low-wage reported work, and why mothers told us they had voluntarily exited the low-wage labor market to return to welfare and school. Perhaps part of the reason why poverty has increasingly become a women's and children's issue is that men, whether married or single, parents or not, have seldom had to take child-minding into consideration as they have made their economic choices.

It is now a truism that individuals living in households headed by single mothers are America's poorest demographic group. Single mothers who work seldom earn enough to bring their families out of poverty, and most cannot get child support, medical benefits, housing subsidies, or cheap child care. So, despite meager and declining welfare benefits, the number of welfare recipients continues to rise. It is no wonder that nearly everyone—including those who use, administer, and study the system—believes that it is in desperate need of reform.

The research presented here has obvious implications for these welfare reform efforts. These data show that any set of reforms that fails to recognize the fundamental inadequacy of low-wage jobs will simply add further instability to the already precarious economic situations of many poor families. Furthermore, the data should cast serious doubt on the most fundamental assumption of many of these proposals: *that just beyond the borders of welfare dependence, there are jobs available with decent pay*. Rather, this research suggests that the majority of women on welfare will not achieve self-sufficiency with the kinds of jobs they can get with their current skills and education, particularly if they have young children or poor health. Finally, the findings here should provide a cautionary note about the long-term usefulness of short-term training programs. If mothers need to earn roughly $16,000 per year to live as well as they would on their welfare benefits, they must command wages ranging from at least $8 to $9 per hour. Training programs geared toward jobs that pay less than these amounts will not help the bulk of welfare-reliant mothers attain self-sufficiency through work. ■

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[1]For a discussion of the official poverty line and recommendations by a panel of the National Academy of Sciences for its revision, see *Focus* 17, no. 1 (Summer 1995): 2–28. The NAS panel suggested that a reasonable range for a revised threshold of poverty for a reference family of two adults and two children would fall between $13,700 and $15,900 (in 1992 dollars).

[2]John E. Schwarz and Thomas J. Volgy, *The American Prospect*, Spring, 1992: 67–73.

[3]U.S. House of Representatives, Committee on Ways and Means, *Overview of Entitlement Programs: 1994 Green Book* (Washington, D.C.: U.S. Government Printing Office, 1994), pp. 368–69, Tables 10–12. The cash AFDC benefit in the typical state at the beginning of 1994 was $5,220 per year.

[4]Kathryn Edin, *There's a Lot of Month Left at the End of the Money: How AFDC Recipients Make Ends Meet in Chicago* (New York: Garland Press, 1993).

[5]The Chicago project was completed in 1990, the other projects were completed in 1992.

[6]U.S. House of Representatives, Committee on Ways and Means, *Overview of Entitlement Programs: 1993 Green Book* (Washington, D.C.: U.S. Government Printing Office, 1993), pp. 636–37, Table 9. Few Americans realize how little welfare actually pays its recipients. Since the program began, legislators have been raising and lowering benefits according to the program's public favor, with little conception of the impact these changes would have on the lives of program recipients. To show how welfare benefits have changed over the last 25 years, I offer the example of California. In 1970, the state of California paid AFDC benefits that were only $2 more than the median state. However, between 1970 and 1992, only California kept pace with inflation, meaning that by 1991 it became the most generous state, except Alaska, by default.

[7]*1993 Green Book*, p. 712.

[8]Ibid., p. 704.

[9]This figure represents an average across all four sites, which ranged from a high of $625 in Boston to a low of $557 in San Antonio.

[10]These figures do not include in-kind contributions or any savings realized from shoplifting or purchasing stolen goods.

[11]*1993 Green Book*, pp. 714–20.

[11] Kathryn Edin and Christopher Jencks, "Reforming Welfare," chap. 6 in Jencks, *Rethinking Social Policy: Race, Poverty and the Underclass* (Cambridge: Harvard University Press, 1992), pp. 204–35.

[12] Charles Michalopoulos and Irwin Garfinkel, "Reducing the Welfare Dependence and Poverty of Single Mothers by Means of Earnings and Child Support: Wishful Thinking and Realistic Possibility," IRP Discussion Paper no. 882-89 (1989).

[13] Diana Pearce, "Chutes and Ladders," paper presented to the American Sociological Association, August 1991.

[14] Sixty-six percent of all first-time recipients and 60 percent of all who had received welfare at any one point in time had worked during the previous two years. *1993 Green Book*, p. 718.

[15] In her analysis of the PSID, Diana Pearce found that for 70 percent of welfare mothers, spells of low-wage employment left them either no better or even worse off than they had been before ("Chutes and Ladders").

[16] Sheldon Danziger and Peter Gottschalk, eds., *Uneven Tides: Rising Inequality in America* (New York: Russell Sage Foundation, 1993); Sar A. Levitan and Isaac Shapiro, *Working but Poor* (Baltimore: Johns Hopkins University Press, 1987). For example, Levitan and Shapiro write that "Evidence of mobility among the working poor should not obscure the serious and enduring labor market problems that this group faces. Their prospects may be better than those of the nonworking poor, but many of the working poor have long-term earnings problems. More than any other indicator, including demographic characteristics such as education or race, the best predictor of future status in a low-wage job is whether or not a worker is currently in a low-wage job. A core group of the working poor remains impoverished for many years. . . . [Furthermore], the deteriorating conditions of the 1980s may have exacerbated the labor market difficulties of the working poor and extended the duration of their poverty spells" (p. 25).

[17] The women in the welfare sample were carrying well over $1,000 of debt on average, most accrued while working. About one-third of these years of work experience occurred before the women became mothers.

[18] Sheldon Danziger and Peter Gottschalk found that women working in the low-wage labor market were three times more prone to job layoffs than other workers: "Unemployment Insurance and the Safety Net for the Unemployed," IRP Discussion Paper no. 808-86 (1986).

[19] Kathleen Mullan Harris, "Teenage Mothers and Welfare Dependency: Working off Welfare," *Journal of Family Issues* 12, no. 4 (December 1991): 492–518.

[20] This is not surprising, since survey researchers have found favorable attitudes toward work among the welfare poor. See Leonard Goodwin, *Do the Poor Want to Work? A Social Psychological Study of Orientation* (Washington, D.C.: Brookings Institution, 1972) and Marta Tienda and Haya Stier, "Joblessness and Shiftlessness: Labor Force Activity in Chicago's Inner City," in Christopher Jencks and Paul E. Peterson, ed., *The Urban Underclass* (Washington, D.C.: Brookings Institution, 1991), pp. 135–54.

[21] *1993 Green Book*, p. 699.

[22] This is the general theme of Lawrence Mead's *The New Politics of Poverty: The Nonworking Poor in America* (New York: Basic Books, 1992).

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Looking Ahead

The theme for the next *Focus* will be welfare at the state level, with particular emphasis upon health care, foster care, and welfare administration.

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